

006222T 2475260

Fig. 1

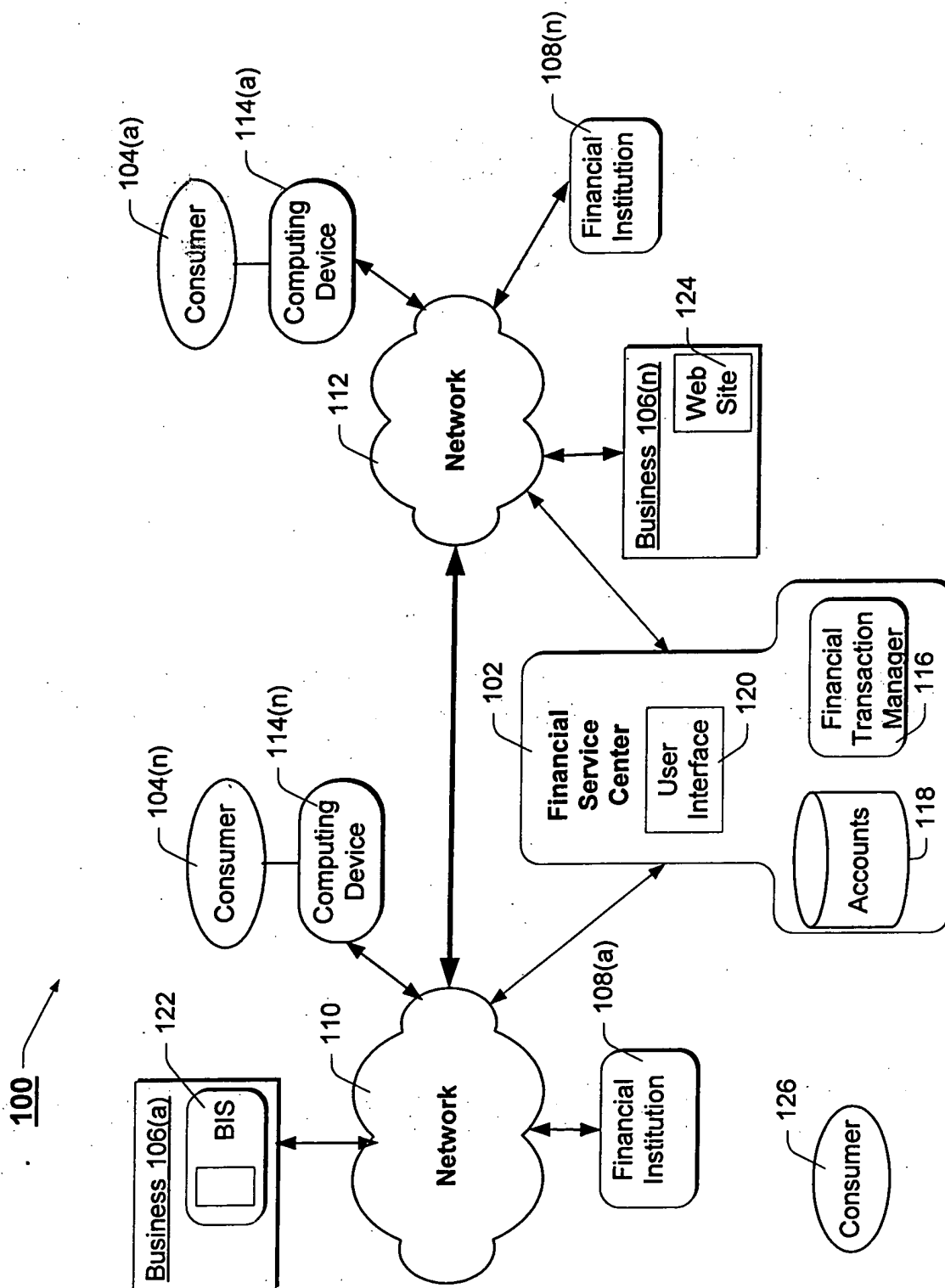


Fig. 2

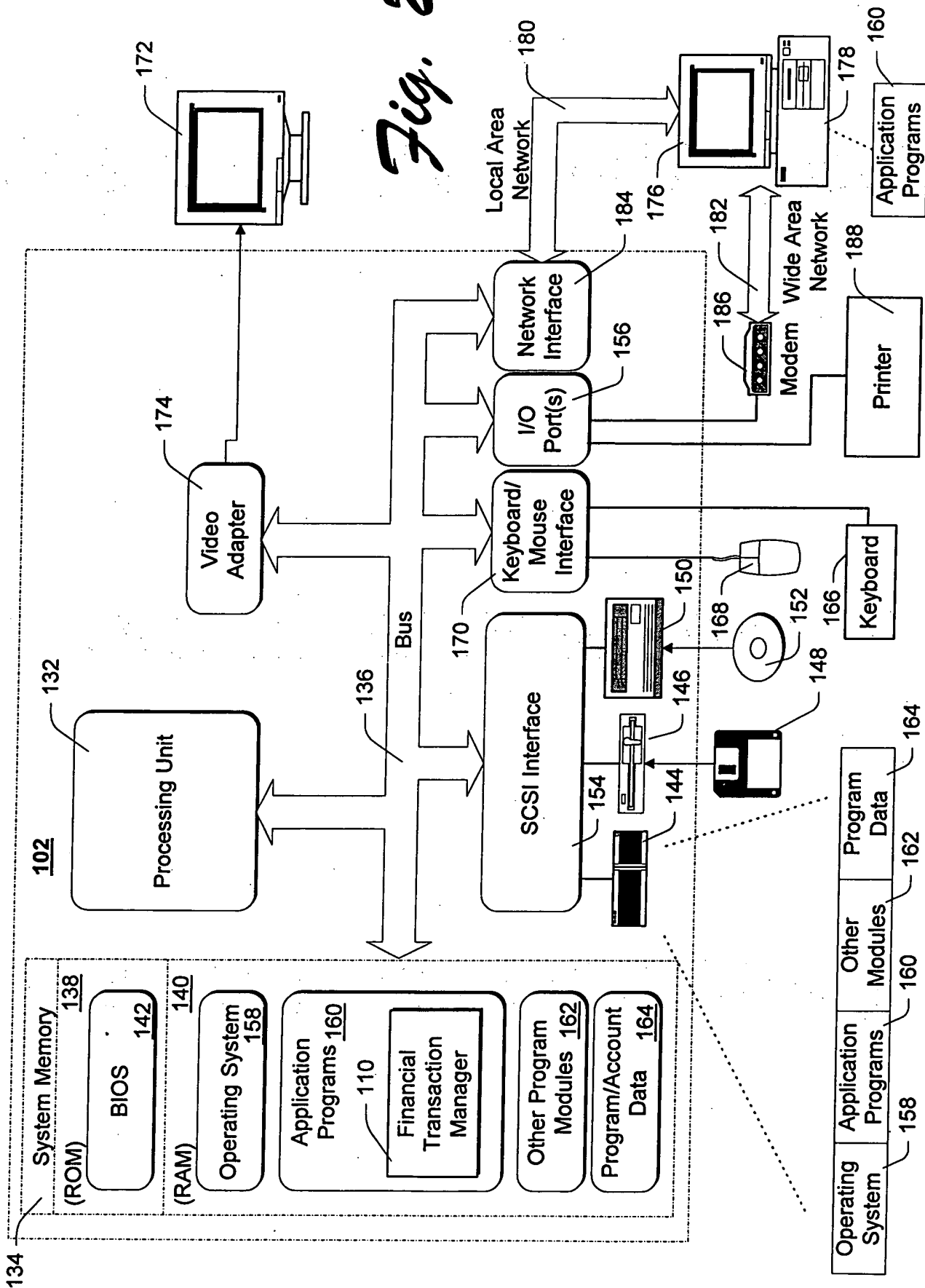


Fig. 3

MS1-423US

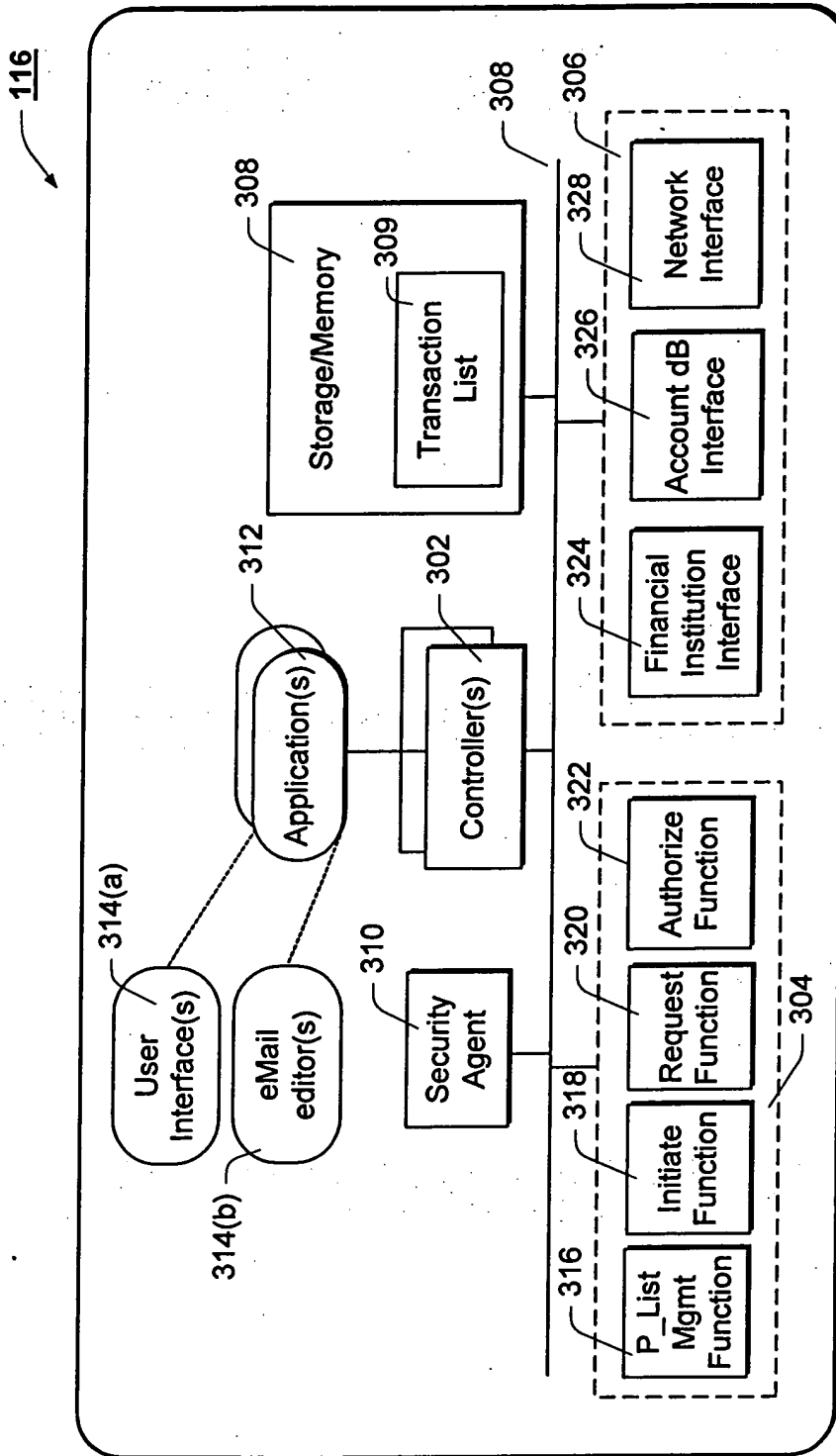


Fig. 4

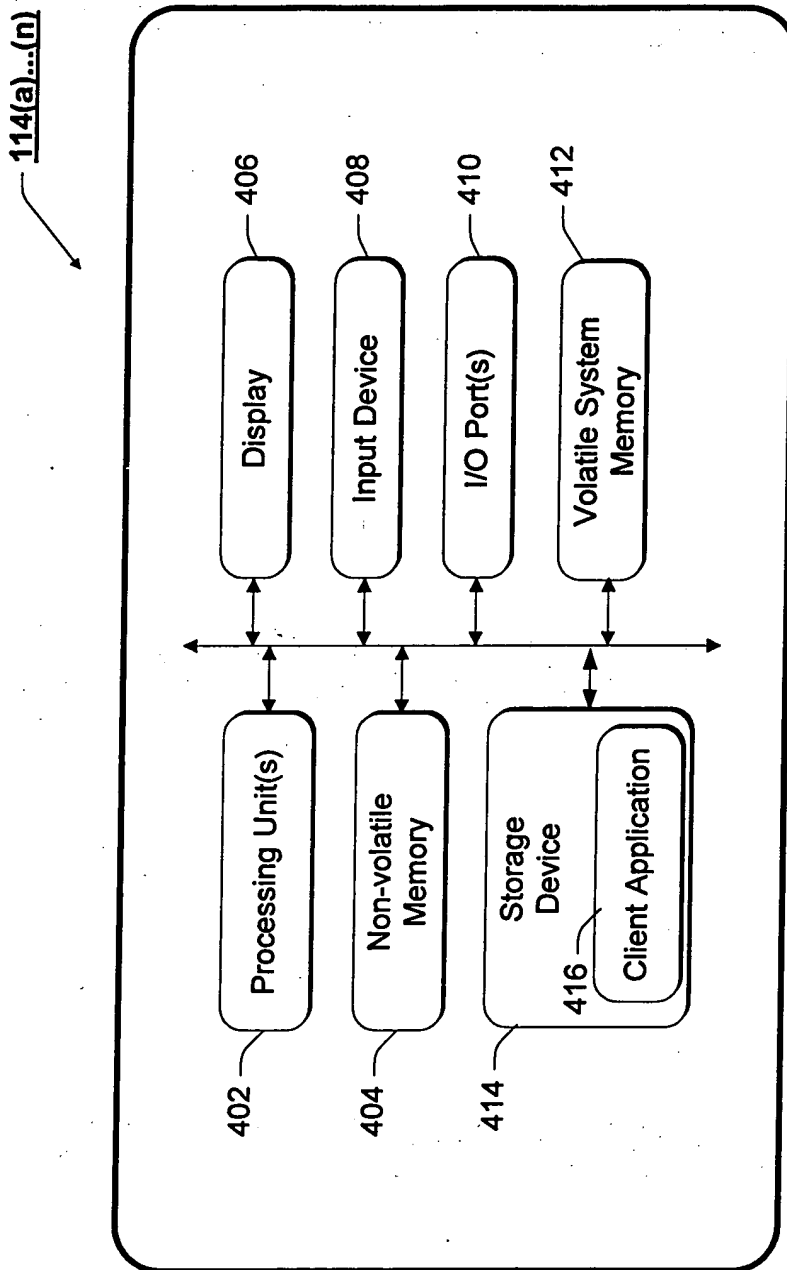


Fig. 5

500

User_ID	Password	Acct. No.	Acct. No.	P-List	Credit	T_Score
mjsmith@hotmail.com	*****	23241753621	24257680921	<List>	Y	9
gbfavre@nolion.com	****	32371452361	42458670011	<List>	N	3
jljpe@thefunk.com	*****	31736451211	-----	<List>	N	0
516		●				
		●				
		●				
JohnS@msn.net	*****					

514

Fig. 6

Trans_ID	Part_1	Part_2	Amount	Status	Date
0099557	GTE_bill@GTE.com	jillkelly@hotmail.com	\$155.93	Open	5/99
009958	ebills@auctionsite.com	gbfarve@nolion.com	\$1,230	Pledged	4/99
009959	AR@cellserv.com	jillkelly@hotmail.com	\$53.47	Cleared	4/99

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Fig. 7

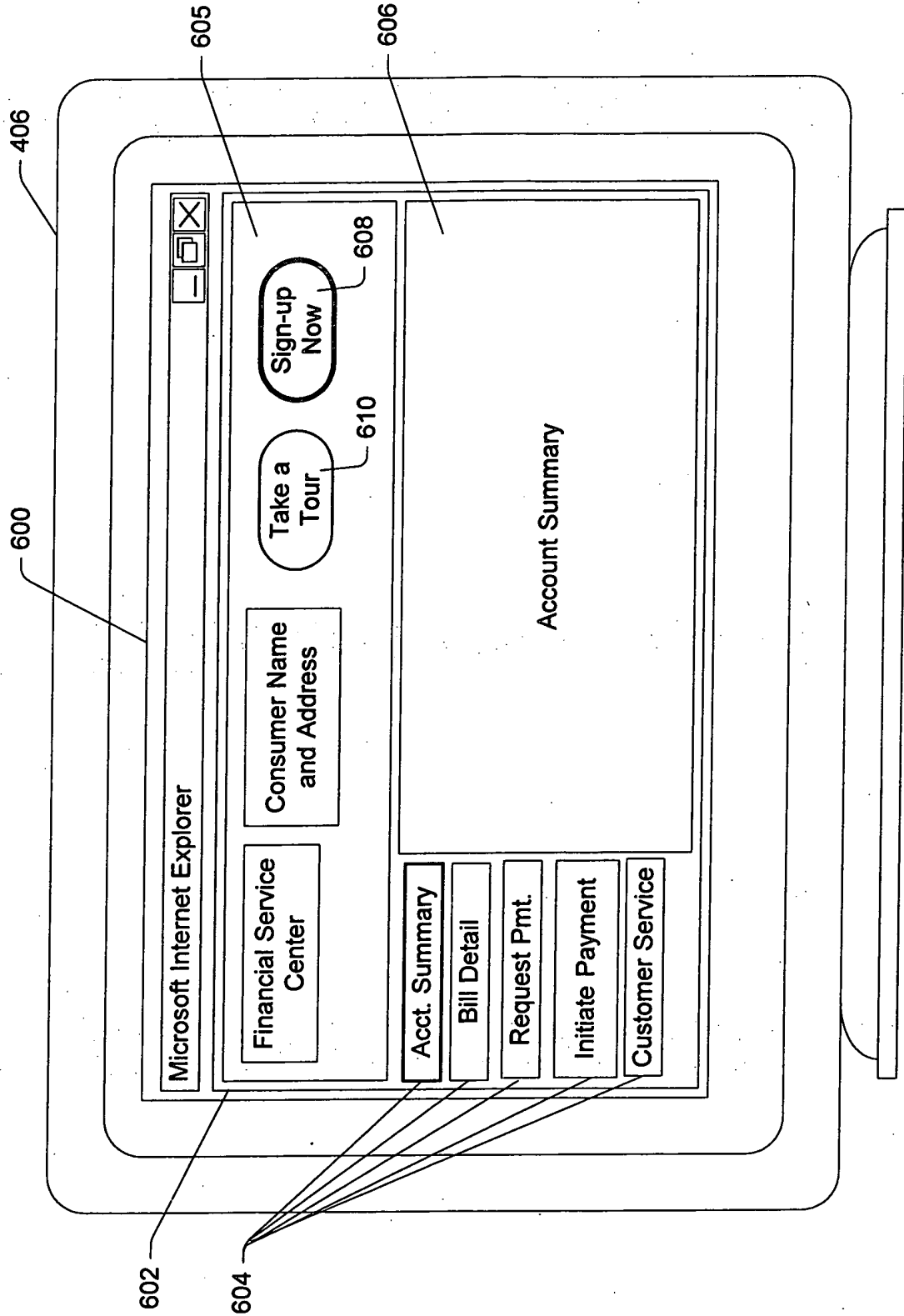


Fig. 8

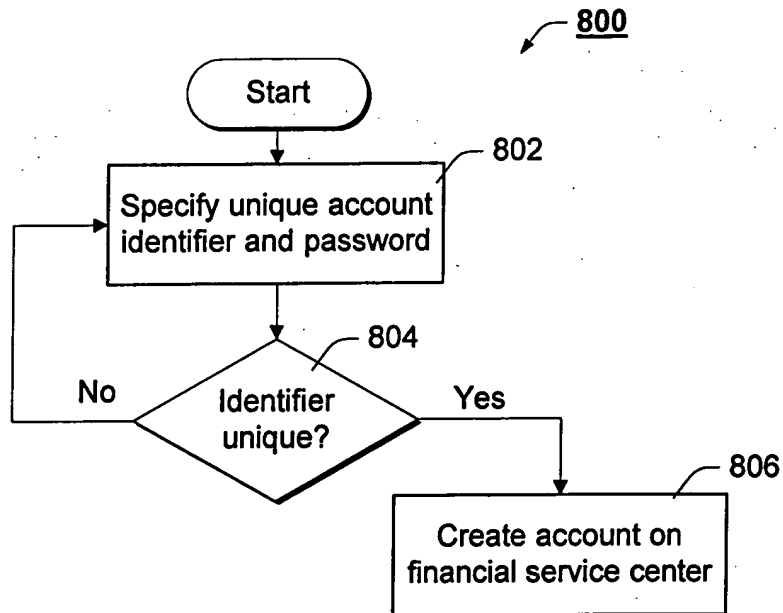


Fig. 9

700

Microsoft Internet Explorer

Financial Service Center

New_Member Information 902

Take a Tour 910

Sign-up Now 908

Acct. Summary

Bill Detail

Request Pmt.

Initiate Payment

Customer Service

Let's start with creating a User_ID

Enter your eMail address or your Passport_ID: 904

New-Payee_ID@hotmail.com

Enter a Password (Min. 5 chars.): 906

900

Fig. 10

1000

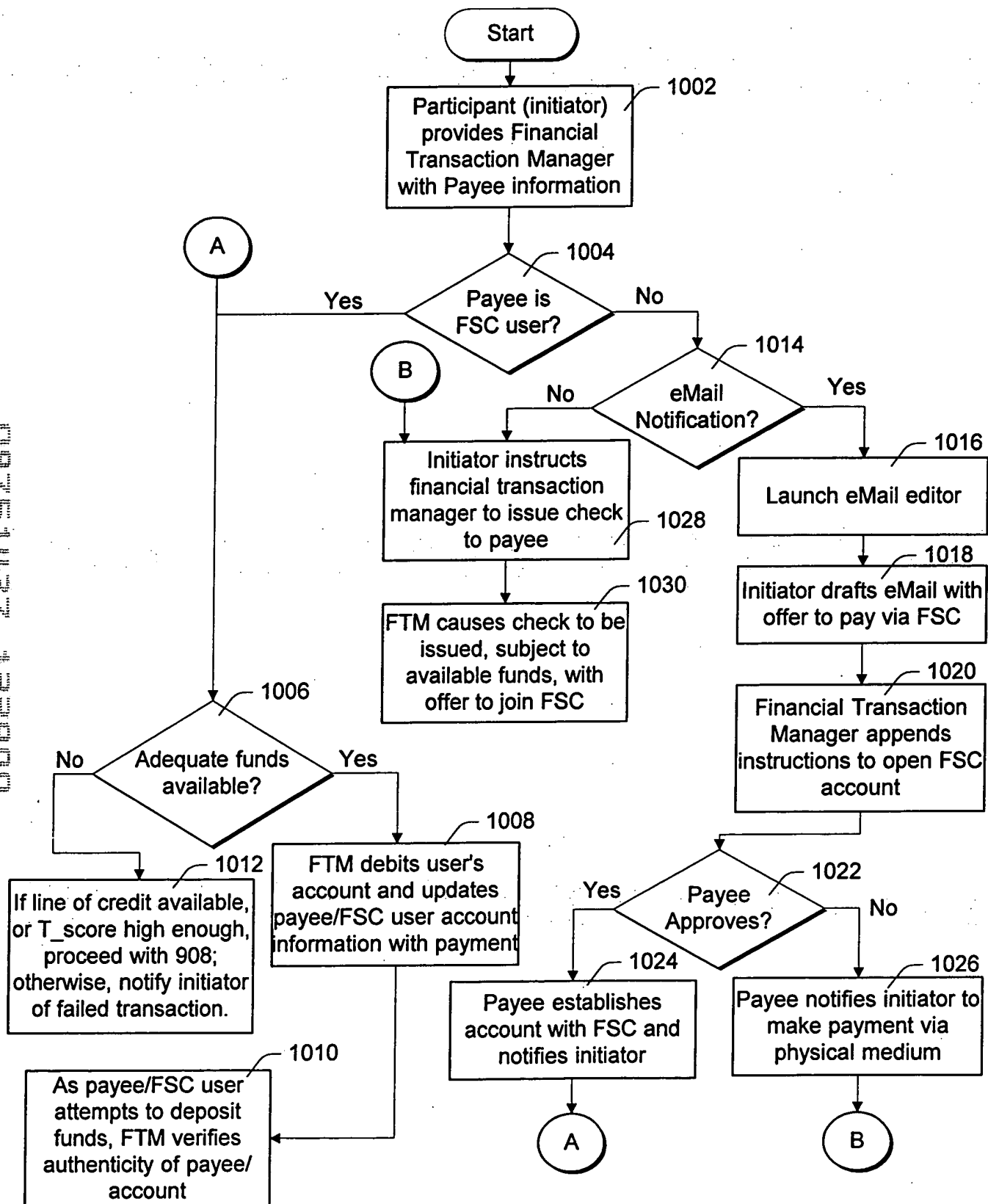


Fig. 17

1700

Microsoft Internet Explorer

Financial Service Center Consumer Name and Address Auction_Site.com Information
CLICK HERE

Acct. Summary Trans_ID

Bill Detail

Request Pmt.

Initiate Payment

Customer Service

Amount Due: \$125.00
Amount Previously Paid: \$51.07
Due Date: December 1, 1997

Authorize Payment

1102

1702

1704

Fig. 11

1100

Microsoft Internet Explorer

Financial Service Center Consumer Name and Address Update User Information

Acct. Summary

Bill Detail

Request Pmt.

Initiate Payment

Customer Service

Initiate Payment Trans_ID

P_List 1104 1118

Account Selection 1106

Payment Amount 1108 1112 \$1,000 1110

Issue Payment 1114 New Payee 1116 Cancel

1102

Fig. 12

1202

Back to Payment Center

1204

1206

1208

1210

1212

Notify Payee

[How do I...](#)

The person you wish to pay, JohnS@msn.com, is not a TransPoint member. However, you can still pay this person with an electronic check if he registers for a TransPoint account. Electronic payments are deposited directly to the payee's bank account in 3-5 business days.

To help this person learn about TransPoint and register, click on the Send eMail button below after adding a note for this person.

Send Email

Person's e-mail address: Note: Remove spaces from AOL e-mail addresses.

JohnS@msn.com

Your email address:

Kris@msn.com

Type your message here:

Hi John, I'd like to return the 20 bucks you loaned me for lunch yesterday. Instead of mailing you a check, I thought I'd pay you electronically. If you sign up for a TransPoint account, I can send you an eCheck that gets deposited straight into your bank account. Let me know if you prefer this to a regular check. Thanks, Kris

TransPoint's Instructions on how to sign up:

Kris XYZ wishes to make an electronic payment to you. To receive this payment, you need to sign up for a free TransPoint account at <http://www.transpoint.com>. TransPoint, a joint venture of Citibank and Microsoft, enables you to send and receive electronic payments for less than the cost of a postage stamp. You can also receive and pay your monthly bills from hundreds of billers using TransPoint. For more information, visit our website and

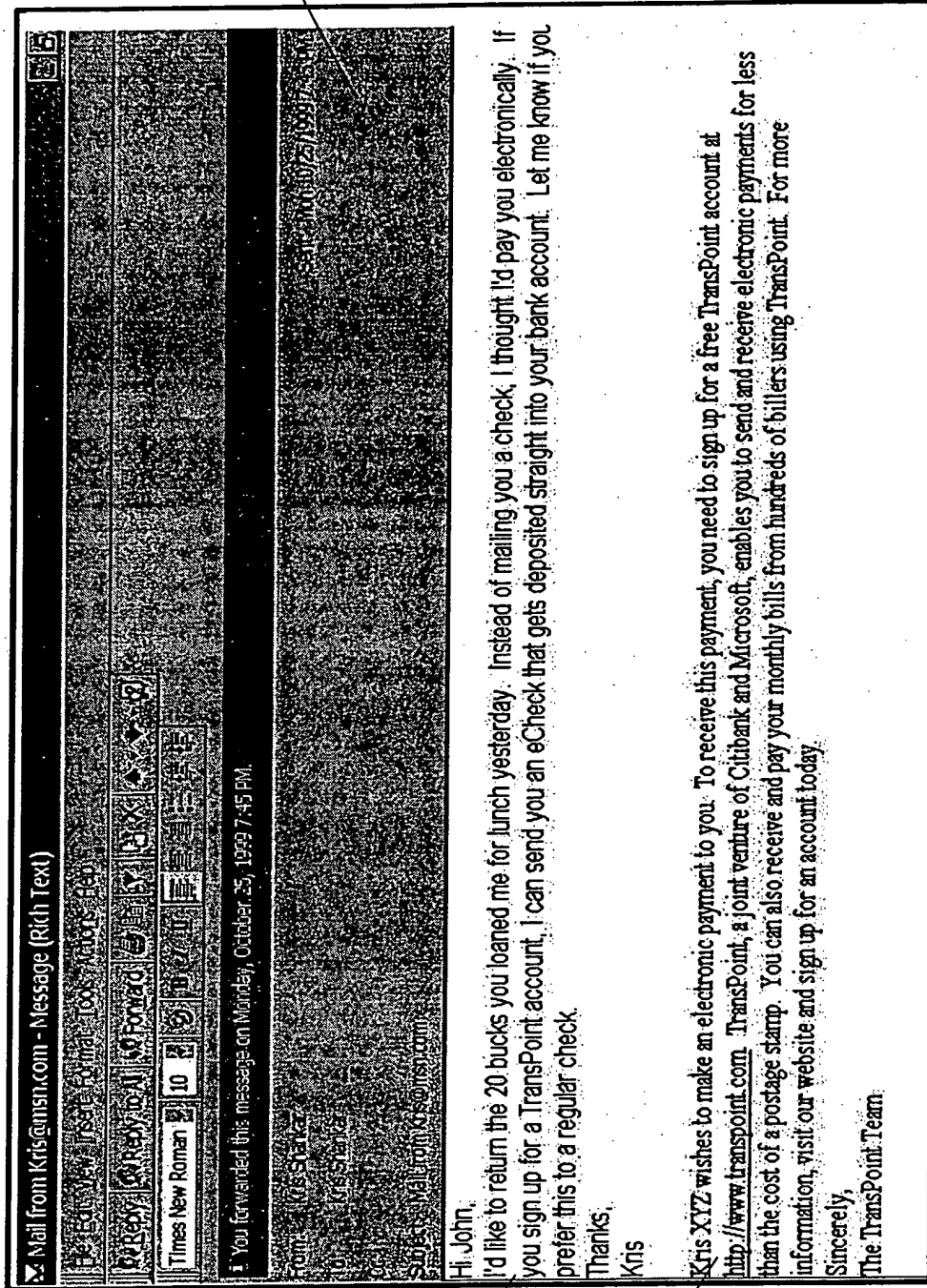
Cancel **Done** **Send email**

Fig. 13

1300

MS1-423US

1302



1304

1306

Fig. 14

1400

1402 Initiator Information 102

Date: _____

1404 Pay to the Order of: _____ Payee Name

1406 One-Hundred and Twenty and No/100 _____ Dollars

1408 590900123647586920-0000

1410 *Did you know that you could have received these funds electronically, without having to wait for delivery via the mail system? To participate in the electronic financial revolution, you need to sign up for a free eAccount at <http://www.fsc.com>. The registration process is quick and easy, and we always have service representatives on hand to answer any questions you might have. To encourage your participation, we will credit your account with \$20.00 upon registration. What do you have to lose?*

Fig. 16

1600

Microsoft Internet Explorer

Financial Service Center Consumer Name and Address Update User Information <CLICK HERE> 1122

Acct. Summary Request Payment

Bill Detail Participant_List ▼ \$125.00 ▼

Request Pmt. Transaction_ID 1606 1602 1604

Initiate Payment Re: Hi Jerry, just a reminder that you owe me \$125.00 for the ScreamingRage concert Tix. Please just send the money to this account. 1508

Customer Service Send 1610 New User 1612 Cancel 1614

1102

09751437-122900

Fig. 15

1500

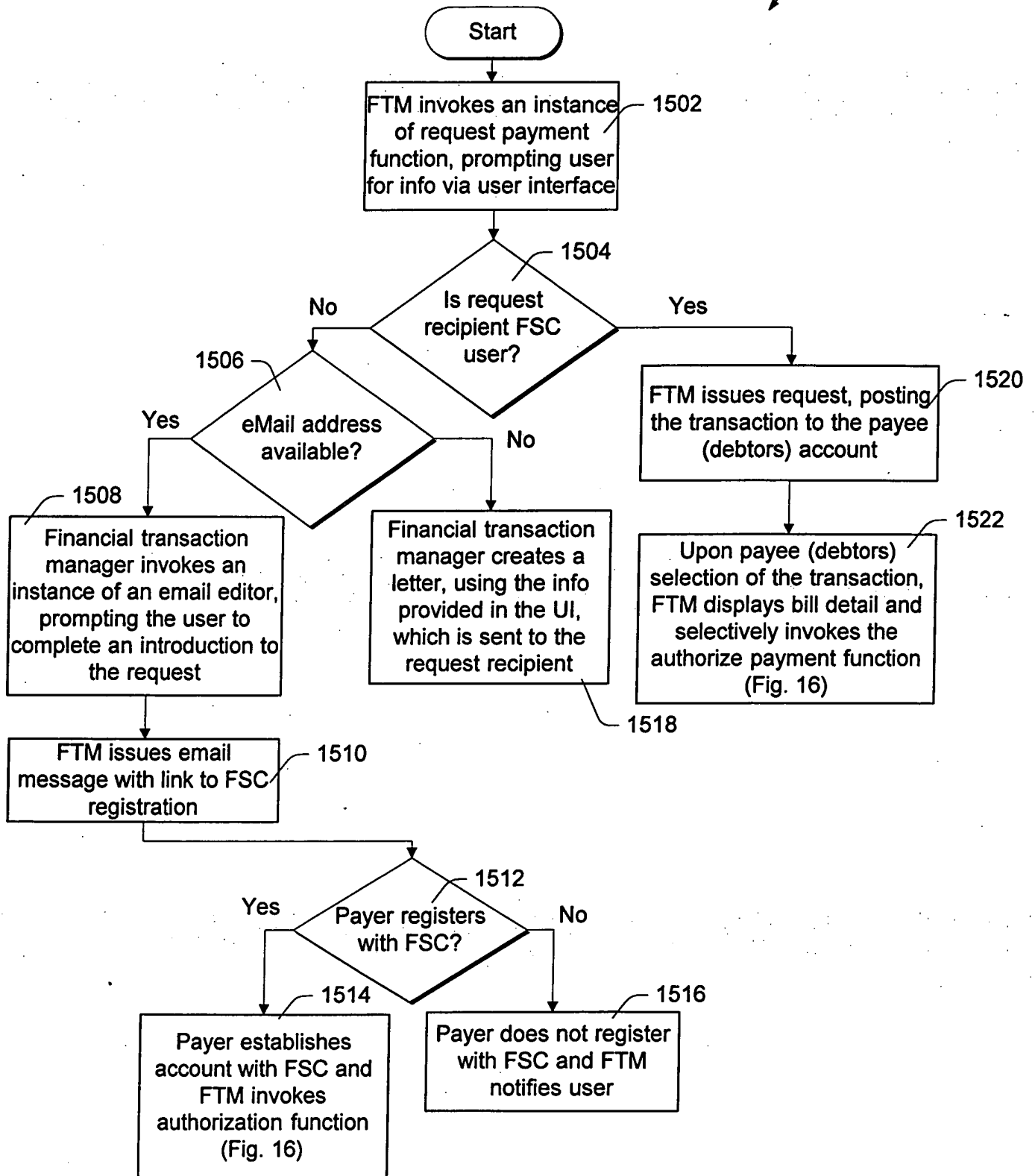
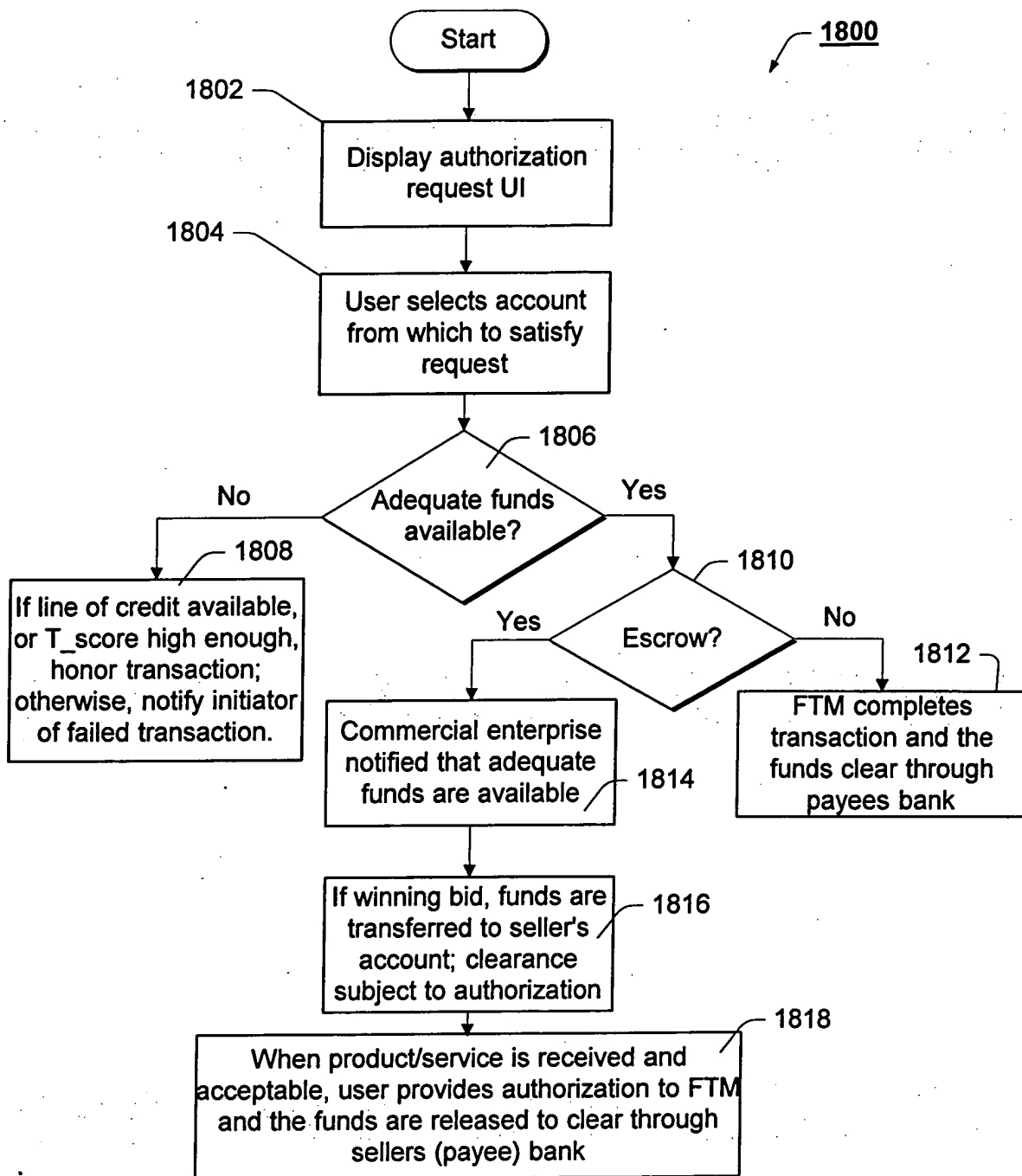


Fig. 18

005222T" 4E4T5260

Fig. 19

1900

Microsoft Internet Explorer

Financial Service Center

Consumer Name and Address

Auction_Site.com Information
CLICK HERE

1916

Acct. Summary

Bill Detail

Request Pmt.

Initiate Payment

Customer Service

Authorize Payment

Transaction_ID

1906

Account_Selection

1902

\$125.00

1904

RE: Winning bid for the new Rip_it Driver from JPal@msn.com in Boise, ID

1908

Authorize

1910

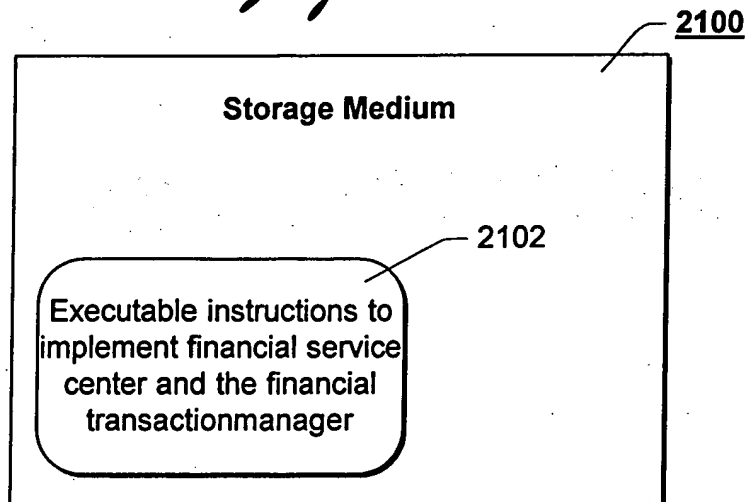
Dispute

1912

Cancel

1914

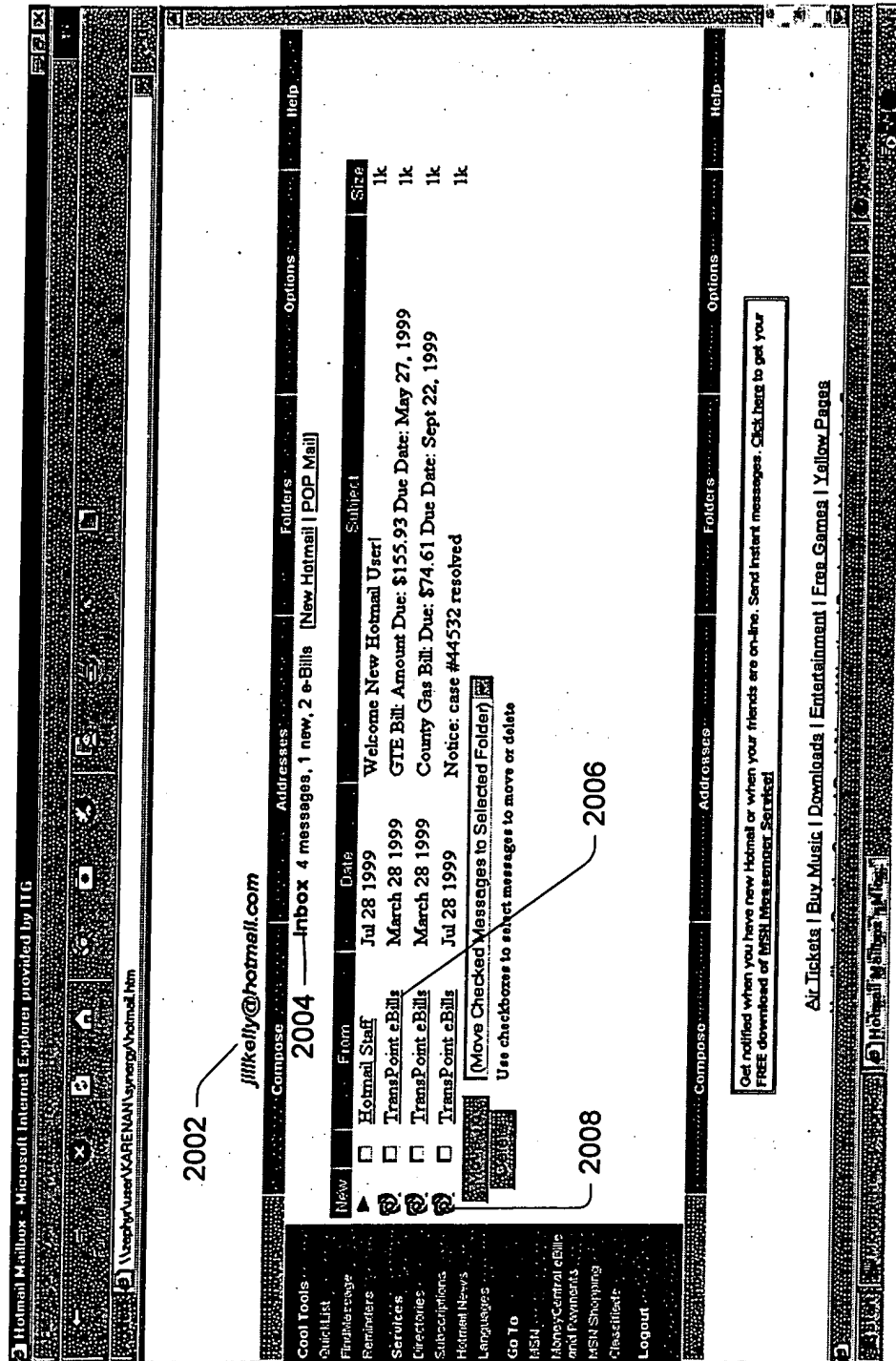
Fig. 21



006221" 4E4F5460

Fig. 20

2000



MS1-423US